

United States Bankruptcy Court
Eastern District of Wisconsin
Case No. 03-37942-mdm
Chapter 7

In re:

David Charles Mish Jr.
1445 South 80th Street
West Allis, WI 53214

Social Security No.:
xxx-xx-3131

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/19/04

Margaret Dee McGarity
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0757-2
Case: 03-37942

User: cah
Form ID: b18

Page 1 of 1
Total Served: 17

Date Rcvd: Mar 19, 2004

The following entities were served by first class mail on Mar 21, 2004.

db David Charles Mish, Jr., 1445 South 80th Street, West Allis, WI 53214
aty James L. Miller, 633 West Wisconsin Avenue, Suite 1500, Milwaukee, WI 53203
tr Andrew N. Herbach, 324 East Wisconsin Avenue, Suite 1100, Milwaukee, WI 53202
ust Office Of The U. S. Trustee, 517 East Wisconsin Ave., Room 430, Milwaukee, WI 53202
3462435 Attorney Meghan P. MacKelly, Kohn Law Firm, 312 East Wisconsin Avenue, Suite 501,
Milwaukee, WI 53202-4305
3462436 Brown County Circuit Court, Clerk of Courts, 100 South Jefferston Street, Green Bay, WI 54301
3462437 Credit Pac, P.O. Box 608, Tinley Park, IL 60477-0608
3462438 Division of Unemployment Insurance, Benefit Overpayment Collections Uni, P.O. Box 7888,
Madison, WI 53707-7888
3462439 Milwaukee Circuit Court, Court Clerk, 901 North 9th Street, Milwaukee, WI 53233
3462440 Milwaukee County Circuit Court, Clerk Of Courts, 901 North 9th Street, Milwaukee, WI 53233
3462444 Progressive Northern Insurance Comp, 6055 Parkand Boulevard, Mayfield Heights, OH 44124
3462445 SBC/Ameritech, Bill Payment Center, Saginaw, MI 48663-0003
3462446 Sprint PCS, P.O. box 219554, Kansas City, MO 64121
3462448 WI SCTF, P.O. Box 07914, Milwaukee, WI 53207
3462447 Which Way USA, P.O. Box 5016, Clifton, NJ 07015-5016
3462449 Wisconsin Department of Corrections, P.O. Box 7925, Madison, WI 53707-7905
3462450 Wisconsin Department of Transportat, Compliance & Restoration Section, 4802 Sheboygan Avenue,
P.O. Box 7983, Madison, WI 53707-7983

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3462441* Milwaukee County Circuit Court, Clerk Of Courts, 901 North 9th Street, Milwaukee, WI 53233
3462442* Milwaukee County Circuit Court, Clerk of Courts, 901 North 9th Street, Milwaukee, WI 53233
3462443* Milwaukee County Circuit Court, Clerk of Courts, 901 North 9th Street, Milwaukee, WI 53233
TOTALS: 0, * 3

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2004

Signature:

